

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: **: CHAPTER 13**
WILLIAM L. CLAUSON **:**
Debtor **: NO. 09-15789 SR**

SECOND AMENDED CHAPTER 13 PLAN

1. The Debtor(s) shall pay the Trustee the total sum of \$49,525.00 over a period of 60 months.

The sum of \$375.00 a month for the first thirteen (13) month and then, starting in October, 2010, pay \$950.00 a month for the next forty-seven months.

2. From the payments so received the Trustee shall make disbursements as follows:

(a) Trustee's commission.

(b) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. 507:

(c) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

1. Mortgage arrearage of \$6,867.94 owed to The Bank of New York Mellon (c/o BAC Home Loans Servicing, LP)

(d) Debtor will pay the post-petition mortgage payments to The Bank of New York Mellon, c/o BAC Home Loans Servicing, LP, starting in September, 2009. Debtor will pay the post-petition mortgage payment to Bank of America Home Loans starting in August, 2010. The principal balance of the Bank of America Home Loans' (ID # 41-00021) mortgage has been modified from \$326,000.00 to \$240,000.00. The monthly payment has been reduced from \$2,238.00 to \$1,438.00. Debtor is responsible to maintain homeowner's insurance and pay real estate taxes, both to be paid outside the plan. Please refer to Consent Order dated July 20, 2010. (Adversary #: 09-00374)

(e) Any remaining balance shall be paid pro rata to unsecured creditors that file a Proof of Claim on a timely manner.

3. The following executory contracts of the Debtor are rejected: None.

4. Title to the Debtor's property and income shall revert to the Debtor on confirmation of the Plan.

9-20-10
DATE

/S/ WILLIAM L. CLAUSON
(DEBTOR) WILLIAM L. CLAUSON